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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE UNITED STATES DESIGNATED OFFICE

In re Application of : Abad-Perio et al.
Serial No. : 09/787,753 Examiner : Unassigned
I.A. Filing Date : September 2, 1999 Art Unit : Unassigned
For : METHOD OF IMPROVING SECURITY IN
ELECTRONIC TRANSACTIONS

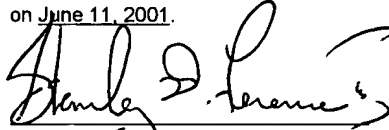
June 11, 2001

**RESPONSE TO
NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371**

I hereby certify that this correspondence and any documents referred to as enclosed therewith are being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service. Mailing Label No.

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addressed to the Assistant Commissioner for Patents, Washington, DC 20231
on June 11, 2001.



Stanley D. Ference III
Reg. No. 33,879

June 11, 2001
Date of Signature

Box PCT
Assistant Commissioner for Patents
Washington, DC 20231

Sir:

In response to the Notification of Missing Requirements Under 35 U.S.C. 371
dated April 9, 2001, Applicant submits herewith a duly executed **Declaration and Power
of Attorney for Patent Application**.

This response is timely filed, as it is filed on the next succeeding day which is not a Saturday or Sunday following expiration of the two month response period. In the event that an extension of time is required, please consider this a petition therefor.

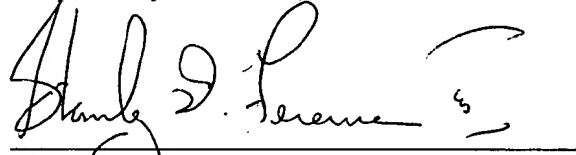
Please charge **IBM Corporation Deposit Account No. 50-0510** in the amount of \$130.00 to cover the surcharge for the late filing of a signed Declaration. In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or credit **Deposit Account No. 50-0510** as required to correct the error.

Duplicate copies of this document are enclosed.

As required, a copy of the Notification is attached.

Since all the missing requirements have now been supplied, it is submitted that the application is now complete and in form for examination. Accordingly, such examination and prompt allowance are earnestly solicited.

Respectfully submitted,



Stanley D. Ference III
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Enclosures